



Grameen Kalyan

Proposed NU Business Name : Johurul Poultry Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Johurul Islam Vill: Dori Komorpur. Post: Choraikol Upazilla : Kumarkhali, District: Kushtia
Age	:	30 Years
Marital status	:	Married.
children	:	02 daughters
No. of siblings:	:	4 (Four) brothers and 2 (Two) sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Sefali Begum</p> <p>Md. Moisuddin Seikh</p> <p>Branch: Selaidah, Group # 01, Centre # 21/M, Loan no.: 6521.</p> <p>Member since: 2007, First loan: Tk. 5,000, Last GB loan: 125,000. Outstanding: 65,000</p>
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Five.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Poultry Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	02 (Two) years experiences in this business. Started business with BDT 80,000 (Eighty thousand). Now at this time business value 3,00,000/- (Three Hundred Thousand Taka only).
Other Own/Family Sources of Income	:	Income from agricultural work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01950383588
National ID number	:	5017169562303
NU Project Source/Reference	:	Grameen kalyan, kumarkhali unit office.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 5,000 (Five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Johurul Poultry Farm
Address/ Location	:	Dori Komorpur, Kumarkhali, Kushtia.
Total Investment in BDT	:	BDT : 4,15,000
Financing	:	Self BDT : 3,15,000 (from existing business) Required Investment BDT 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 8,000 (Eight thousand)
Proposed Salary	:	BDT 10,000 (Ten thousand)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	(i) On average 4% (ii) On average 4% (iii) Agreed grace period 03 months.

INFO ON EXISTING BUSINESS OPERATIONS

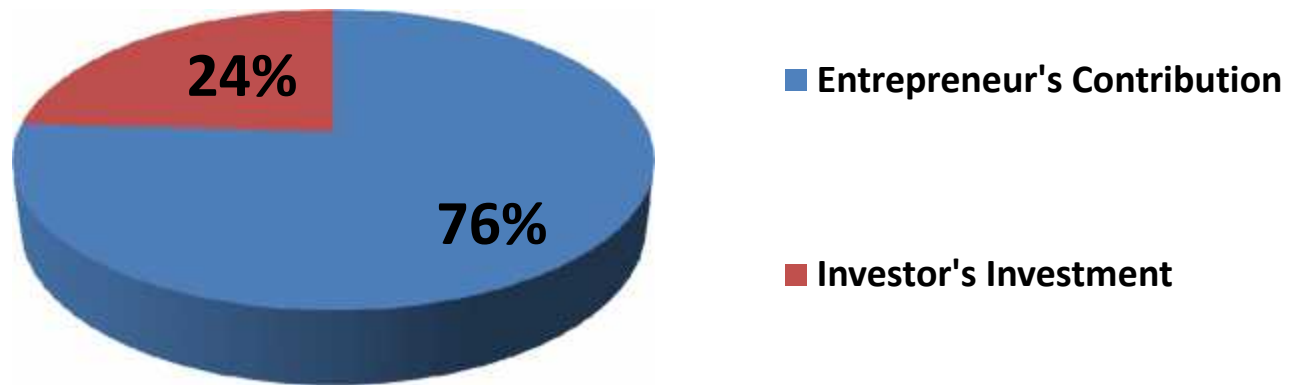
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	25,000	650,000	7,800,000
Less: Cost of sales (B):	24,000	624,000	7,488,000
Gross profit (GP) [C=(A-B)]	1,000	26,000	312,000
<u>Less: Operating Costs:</u>			
Electricity bill		500	6,000
Transportation	300	7,800	93,600
Mobile bill		300	3,600
Present salary/Drawings-self		8,000	96,000
Other Expenses		500	6,000
<u>Non Cash Item:</u>			
Depreciation Expenses		1000	12,000
<i>Total Operating Cost (D)</i>		<i>18,100</i>	<i>217,200</i>
(C-D)Net Profit:		7,900	94,800

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Investor	Total (BDT)
Investments in different categories:			
Shade	80,000	-	80,000
Account Receivable	150,000	0	150,000
Purchase poultry (chick)	70,000	100,000	170,000
Cash In Hand	15,000	0	15,000
Total Capital	315,000	100,000	415,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	315,000	76
Investor's Investment	100,000	24
Total Investment	415,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	39,000	1,014,000	12,168,000	42,900	1,115,400	13,993,200
Less: Cost of sales (B):	37,440	973,440	11,681,280	41,184	1,070,784	13,433,472
Gross profit (GP) [C=(A-B)]	1,560	40,560	486,720	1,716	44,616	559,728
Less: Operating Costs:						
Electricity bill		500	6,000		550	6,600
Transportation	350	9,100	109,200	385	10,010	120,120
Mobile bill		400	4,800		440	5,280
Proposed salary		10,000	120,000		11,000	132,000
Other Expenses		500	6,000		525	6,300
Non Cash Item:						
Depreciation Expenses		1200	14,400		1320	15,840
Total Operating Cost (D)	350	21,700	260,400	385	23,845	286,140
(C-D)Net Profit:		18,860	226,320		20,771	273,588
Retained Income:			226,320			273,588

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after Three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>
<u>Cash inflow:</u>		
Opening Balance		281,320
Capital Infusion by UDYOKTA	15,000	
Capital Infusion by Investor	100,000	
Sales	12,168,000	13,993,200
Total Receipts	12,283,000	14,274,520
<u>Cash Outflow:</u>		
Cost of goods sold	11,681,280	13,433,472
Operating expenses	260,400	286,140
Return to investor	60,000	60,000
Total payment	12,001,680	13,779,612
Closing Balances	281,320	494,908

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1 Future employment: 0<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Good Reputation;<input type="checkbox"/> Ownership in his own name;<input type="checkbox"/> Keeping books of record.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply products as per demand lack of sufficient capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Fixed customer (retail & wholesale);<input type="checkbox"/> Investor's money will be payback in Two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local competitor<input type="checkbox"/> Credit Sales<input type="checkbox"/> Product Damage.

Presented at 14th Ex. SB Design Lab on Feb 29, 2016
at Grameen Kalyan

Thank you







Nu with his father & mother



NU with his mother



Thank You